

Amendments to the Claims:

Please cancel claims 101 and 146 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

Claims 1-65. (Canceled)

66. (Currently amended): A method, comprising:

providing at least two fraud potential indicators for a request, wherein ~~at least two of the a~~
~~first fraud potential indicators are~~indicator is assessed using ~~at least two a~~first fraud potential
~~detection technique~~technique and a second fraud potential indicator is assessed using a second
fraud potential detection technique, wherein the first fraud potential detection technique is
different from the second fraud potential detection technique;

displaying a score or a rank for at least ~~two of the~~the first and second fraud potential
indicators simultaneously in a graphical user interface; ~~wherein the displayed fraud potential~~
~~indicators for the request are each assessed using a different fraud detection technique; and~~

determining a combined or weighted fraud potential indicator that is based on at least the
first fraud potential indicator and the second fraud potential indicator; and

referring the request for review if ~~at least one fraud potential indicator~~the combined or
weighted fraud potential indicator exceeds a threshold value, wherein the threshold value is
adjusted to control the number of requests with ~~at least one~~the combined or weighted fraud
potential indicator exceeding the threshold value.

67. (Previously presented): The method of claim 66, wherein clicking on at least one of the displayed fraud potential indicators for the request displays information about the request.

68. (Canceled)

69. (Previously presented): The method of claim 66, wherein the request is an insurance claim, the method further comprising displaying a plurality of insurance claims, wherein the insurance claims are organized into lists according to referred claims, assigned claims, and rejected claims, and wherein selecting a graphical component respective to referred claims brings up a list of referred claims, wherein selecting a graphical component respective to assigned claims brings up a list of assigned claims, and wherein selecting a graphical component respective to rejected claims brings up a list of rejected claims.

70. (Previously presented): The method of claim 69, further comprising changing a criterion about which claims to display by selecting a filter graphical component.

71. (Original): The method of claim 66, further comprising assigning at least one request by selecting an assigned graphical component.

72. (Original): The method of claim 66, further comprising rejecting at least one request by selecting a reject graphical component.

73. (Original): The method of claim 66, wherein at least one fraud potential detection technique comprises predictive modeling.

74. (Original): The method of claim 66, wherein at least one fraud potential detection technique

comprises at least one identity search of insurance claim data.

75. (Original): The method of claim 66, wherein at least one fraud potential detection technique comprises assessing request data using at least one business rule.

76. (Currently amended): A system, comprising:

a CPU; and

a memory coupled to the CPU, wherein the memory is configured to store at least one computer program executable by the CPU, and wherein at least one computer program is executable to:

assess at least two fraud potential indicators for a request from the memory, wherein ~~at least two of the~~ a first fraud potential indicator is assessed using at least two different ~~a first fraud potential detection technique~~ technique and a second fraud potential indicator is assessed using a second fraud potential detection technique, wherein the first fraud potential detection technique is different from the second fraud potential detection technique;

display a score or a rank for at least ~~two of the~~ the first and second fraud potential indicators simultaneously in a graphical user interface coupled to the CPU, ~~wherein the displayed fraud potential indicators for the request are each assessed using a different fraud detection technique; and;~~

determine a combined or weighted fraud potential indicator that is based on at least the first fraud potential indicator and the second fraud potential indicator; and

refer the request for review if ~~at least one~~ the combined or weighted fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with ~~at least one~~ the combined or weighted fraud potential indicator exceeding the threshold value.

77. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises predictive modeling.

78. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises at least one identity search of insurance claim data.

79. (Original): The system of claim 76, wherein at least one fraud potential detection technique comprises assessing the probability of fraud in request data using at least one business rule.

80. (Currently amended): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

assessing at least two fraud potential indicators for an insurance claim, wherein ~~at least two~~ a first fraud potential indicator is assessed using at least two different ~~a first fraud potential detection technique~~ a first fraud potential detection technique and a second fraud potential indicator is assessed using a second fraud potential detection technique, wherein the first fraud potential detection technique is different from the second fraud potential detection technique;

displaying a score or a rank for at least ~~two~~ the first and second fraud potential indicators simultaneously in a graphical user interface; ~~wherein the displayed fraud potential indicators for the insurance claim are each assessed using a different fraud detection technique;~~ and

determining a combined or weighted fraud potential indicator that is based on at least the first fraud potential indicator and the second fraud potential indicator; and

referring the request for review if ~~at least one~~ the combined or weighted fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with ~~at least one~~ the combined or weighed fraud potential indicator exceeding the threshold value.

81. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection

technique comprises predictive modeling.

82. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection technique comprises at least one identity search of insurance claim data.

83. (Original): The carrier medium of claim 80, wherein at least one fraud potential detection technique comprises assessing request data using at least one business rule.

Claims 84-100. (Cancelled)

101. (Canceled)

Claims 102-133. (Cancelled)

134. (Currently amended): A method, comprising:

assessing at least two fraud potential indicators for an insurance claim, wherein a first fraud potential indicator is assessed using a first type of fraud potential detection, and wherein a second fraud potential indicator is assessed using a second type of fraud potential detection, and wherein the types of fraud potential detection using at least two of are based on an identity search engine, a predictive model engine, or a business rule engine, and wherein the first type of fraud potential detection is different from the second type of fraud potential detection;

simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least ~~two~~ the first and second fraud potential indicators for the insurance claim; and

~~—displaying a summary information window, the summary information window comprising engine summary information relating the insurance claim for at least one engine used to assign at least one of the at least two fraud potential indicators for the insurance claim~~

determining a combined or weighted fraud potential indicator that is based on at least the first fraud potential indicator and the second fraud potential indicator; and referring the request for review if the combined or weighted fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with the combined or weighted fraud potential indicator exceeding the threshold value.

Claims 135-145. (Cancelled)

146. (Canceled)

Claims 147-158. (Cancelled)

159. (Currently amended): The method of claim 134, wherein at least one engine used to assign at least one of the ~~at least two~~ first or second fraud potential indicators is a predictive modeling engine, and wherein ~~summary information for the predictive modeling engine includes criteria used to assign the fraud potential indicator to the claim~~ displaying the score or rank for the first and second fraud potential indicator comprises displaying criteria used by the predictive modeling search engine to assign the fraud potential indicator based on the predictive modeling search engine.

160. (Currently amended): The method of claim 134, wherein at least one engine used to assign at least one of the ~~at least two~~ first or second fraud potential indicators is an identity search engine, and wherein ~~summary information for the identity search engine includes information on at least one match used to assign the fraud potential indicator to the claim~~ displaying the score or rank for the first and second fraud potential indicator comprises displaying information on at least one match used by the identity search engine to assign the fraud potential indicator based on the identity search engine.

161. (Previously presented): The method of claim 134, wherein at least one engine used to assign at least one of the ~~at least two~~ first or second fraud potential indicators is a business rule engine, and wherein ~~summary information for the business rule engine includes information on at least one business rule used to assign the fraud potential indicator to the claim~~ displaying the score or rank for the first and second fraud potential indicator comprises displaying information on at least one match used by the business rule engine to assign the fraud potential indicator based on the business rule engine.